

RD-27,419  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Smith et al. :  
Serial No.: 09/392,028 : Art Unit: 3624  
Filed: September 8, 1999 : Examiner: Daniel S. Felten  
For: METHODS AND APPARATUS :  
FOR PROCESSING CASH :  
ADVANCE REQUESTS :

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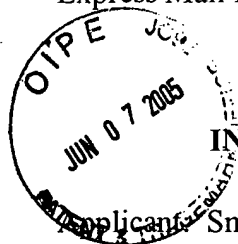
**Date of Mailing: June 7, 2005**

I certify that the documents listed below:

Issue Fee Transmittal (1 pg., in duplicate)  
Comments on Statement of Reasons for Allowance (2 pgs.)  
Formal Drawings Transmittal (1 pg.)  
Twenty-eight (28) Replacement Sheets of Formal Drawings  
Certificate of Mailing via Express Mail (1 pg.)  
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are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop ISSUE FEE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

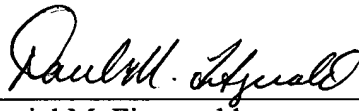
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated May 4, 2005. Applicants respectfully disagree with the Examiner's Statement of Reasons for Allowance because such statement may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. The Examiner notes in the Reason for Allowance that the present invention is "directed toward a system and method for processing cash advance requests" and that the "best prior art of record was Highbloom" and that "Highbloom neither discloses nor suggests...elements of a method for processing cash advance requests using a process management workflow system coupled to a data repository, the process management and workflow system connected to an accounting system by a communications link, said method comprising the steps of: converting the financial report from a received document format to a predetermined document format by determining whether preprocessing of the financial report is needed, determining whether segmentation is needed wherein segmentation includes identifying a location of data within the financial report such that the report is recognizable...." While Applicants believe that the claims are allowable, Applicants do

not acquiesce that patentability resides in the features recited in the Reasons for Allowance. Rather, Applicants respectfully submit that the claims are allowable because the independent claims recite the above-noted recitation in combination with other recitations included in the independent claims.

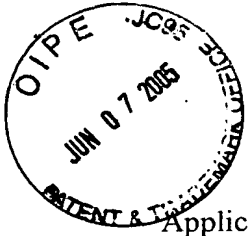
Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,



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**FORMAL DRAWINGS TRANSMITTAL**

Mail Stop: Issue Fee  
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Alexandria, VA 22313

Sir:

Enclosed herewith are Twenty-eight (28) Replacement Sheets of Formal Drawings for the above-identified patent application. No new matter has been added.

A handwritten signature in cursive script, reading "Daniel M. Fitzgerald".

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